

**Table I.A.2.b(1996) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1996**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.8%	71.9%	61.3%	44.9%	31.5%	18.2%	66.7%	24.9%
Industry group **								
Agric., fish., forest.	77.2%	84.8%	80.8%	48.5%	--	--	82.1% *	26.5%
Mining	51.4%	79.4%	29.1% *	17.5% *	--	--	60.6%	43.1%
Construction	64.2%	69.9%	63.3%	57.6%	--	--	67.1% *	38.2%
Manufacturing	48.1%	65.2%	55.9%	42.4%	--	--	58.4%	33.2%
Transp., commu., util.	51.5%	64.2%	57.2%	39.7%	--	--	59.5%	44.5%
Wholesale trade	48.7%	70.3%	63.0%	43.7%	--	--	64.9%	25.2%
Retail Trade	35.2%	67.5%	57.9%	36.4%	--	--	61.3%	16.2%
Fin., ins., real est.	45.7%	71.3%	64.0%	54.5%	--	--	68.8%	20.6%
Services	60.1%	74.4%	62.8%	47.7%	--	--	69.7%	31.4%
Unknown	60.8%	56.0%	100.0%	0.0%	--	--	60.8%	0.0%
Ownership								
For profit, incorporated	47.2%	71.2%	60.7%	43.3%	--	--	65.1%	22.8%
For profit, unincorporated	65.6%	72.1%	62.6%	42.6%	--	--	69.9%	33.0%
Nonprofit	63.2%	79.7%	67.8%	52.7%	--	--	74.1%	42.9%
Unknown	38.7%	61.9%	37.5% *	73.5%	--	--	58.9%	22.9%
Age of firm								
Less than 5 years	63.2%	69.0%	55.5%	42.2%	--	--	65.3%	31.1%
5-9 years	62.4%	69.8%	59.0%	44.0%	--	--	65.5% *	31.5%
10-19 years	62.7%	73.6%	61.3%	47.6%	--	--	68.6%	30.4%
20 or more years	55.3%	74.7%	64.5%	45.9%	--	--	68.1%	30.6%
Unknown	24.0%	64.0%	57.9%	41.8%	--	--	53.7%	21.1%
Multi/single status								
2 or more locations	26.3%	56.8%	57.1%	40.6%	--	--	51.0%	23.0%
1 location only	66.5%	72.2%	61.9%	48.3%	--	--	68.0% *	43.1%
Percent full-time employees								
Less than 25%	56.5%	73.4%	75.5%	60.4%	--	--	71.9%	35.9%
25-49 %	41.3%	74.9%	65.2%	40.4%	--	--	67.6%	16.9%
50-74 %	47.4%	70.3%	62.4%	40.3%	--	--	66.2%	17.3%
75% or more	51.8%	72.0%	60.3%	45.1%	--	--	66.5%	26.5%
Union presence								
No union employees	54.8%	72.3%	60.1%	43.6%	--	--	66.5%	25.4%
Has union employees	60.5%	76.1%	79.9%	56.6%	--	--	74.0%	45.1%
Unknown	33.3%	67.2%	64.3%	51.4%	--	--	65.6%	21.3%
Percent low wage employees **								
50% or more low wage	41.4%	69.6%	54.2%	36.7%	--	--	60.9% *	19.4%
Less than 50% low wage	59.1%	73.1%	62.6%	46.3%	--	--	68.0%	30.9%
Unknown	31.2%	64.1%	56.4%	47.6%	--	--	60.9%	20.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.b(1996) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1996**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.67%	1.05%	0.90%	1.70%	1.27%	0.86%	0.70%	0.68%
Industry group **								
Agric., fish., forest.	3.15%	2.74%	8.51%	12.93%	--	--	3.07% *	2.96%
Mining	6.34%	11.54%	13.03% *	10.15% *	--	--	10.09%	8.77%
Construction	2.03%	3.60%	4.04%	4.07%	--	--	2.26% *	4.48%
Manufacturing	2.25%	4.82%	3.77%	3.90%	--	--	3.59%	2.31%
Transp., commu., util.	2.30%	4.37%	7.58%	4.75%	--	--	4.26%	2.92%
Wholesale trade	1.70%	4.31%	5.11%	3.22%	--	--	3.28%	2.44%
Retail Trade	1.05%	1.61%	2.10%	3.52%	--	--	1.22%	1.27%
Fin., ins., real est.	1.77%	2.54%	4.29%	5.67%	--	--	1.97%	2.77%
Services	0.83%	1.09%	2.19%	2.41%	--	--	1.05%	1.37%
Unknown	13.64%	13.40%	29.81%	0.00%	--	--	13.64%	0.00%
Ownership								
For profit, incorporated	0.78%	1.29%	1.09%	1.80%	--	--	0.88%	0.78%
For profit, unincorporated	1.50%	1.71%	2.74%	4.75%	--	--	1.61%	3.66%
Nonprofit	1.29%	2.38%	4.43%	4.75%	--	--	1.69%	2.14%
Unknown	2.13%	5.35%	12.35% *	9.34%	--	--	3.86%	3.03%
Age of firm								
Less than 5 years	1.94%	2.35%	3.38%	5.09%	--	--	1.85%	5.19%
5-9 years	0.95%	1.50%	1.31%	5.67%	--	--	0.97% *	3.36%
10-19 years	0.92%	1.33%	1.99%	3.54%	--	--	0.94%	2.07%
20 or more years	0.86%	1.35%	1.35%	2.03%	--	--	1.03%	1.09%
Unknown	1.06%	7.43%	7.90%	2.88%	--	--	3.06%	1.04%
Multi/single status								
2 or more locations	0.69%	5.41%	3.28%	2.21%	--	--	2.38%	0.74%
1 location only	0.74%	1.05%	1.11%	1.86%	--	--	0.75% *	0.89%
Percent full-time employees								
Less than 25%	2.14%	4.25%	7.35%	6.28%	--	--	2.85%	2.68%
25-49 %	2.30%	3.14%	4.93%	5.56%	--	--	2.63%	2.50%
50-74 %	1.21%	1.19%	3.36%	5.20%	--	--	1.89%	2.17%
75% or more	0.62%	1.20%	1.54%	1.53%	--	--	0.76%	0.55%
Union presence								
No union employees	0.60%	0.92%	1.09%	1.88%	--	--	0.62%	0.84%
Has union employees	1.97%	4.80%	4.58%	5.68%	--	--	3.31%	4.89%
Unknown	1.33%	3.02%	3.66%	4.73%	--	--	2.30%	1.41%
Percent low wage employees **								
50% or more low wage	1.30%	2.77%	3.36%	4.93%	--	--	1.37% *	2.50%
Less than 50% low wage	0.58%	0.96%	1.20%	1.98%	--	--	0.69%	0.79%
Unknown	1.11%	3.36%	3.47%	2.76%	--	--	2.13%	1.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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